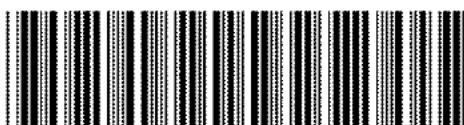


Hughes Watters Askanase L.L.P.  
PO Box 9064  
Temecula, CA 92589-9064



2367407732

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Correspondence to:  
Hughes Watters Askanase L.L.P.  
Total Plaza  
1201 Louisiana 28th Floor  
Houston, TX 77002

20220208-227

[REDACTED]  
RACHEL CORINA LUNA  
16022 KUBE CT  
JERSEY VILLAGE, TX 77040-2824

EXHIBIT P



SHADOW

HUGHES, WATTERS & ASKANASE, L.L.P.  
ATTORNEYS AT LAW  
1201 LOUISIANA, SUITE 2800  
HOUSTON, TEXAS 77002  
TELEPHONE: (713) 759-0818  
FACSIMILE: (713) 759-6834

**NOTICE OF MATURITY/ACCELERATION OF TEXAS RECOURSE LOAN AND  
ENCLOSING NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

February 8, 2022

RACHEL CORINA LUNA  
16022 KUBE CT  
JERSEY VILLAGE, TX 77040

Re: File No: 2019-005367

Property Address: 16022 KUBE CT JERSEY VILLAGE, TX 77040

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT  
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

1. The undersigned represents NATIONS DIRECT MORTGAGE, LLC (sometimes referred to as 'client'), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ('Note'), dated January 13, 2017, secured by the Deed of Trust ("Deed of Trust") encumbering the Property, dated January 13, 2017, the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf.

2. Our client has informed us that despite the sending of written notice of default and notice of intent to accelerate the maturity of the Loan, the default was not timely cured. As a consequence, our Client hereby accelerates the maturity of the Loan, and declares the entire balance of the Loan due and payable in full.

3. In accordance with Section 51.002(b) of the Texas Property Code, enclosed is a copy of the Notice of the Substitute Trustee's Sale that advises the foreclosure sale of the Property authorized by the Deed of Trust will take place on April 5, 2022, at the place designated by the HARRIS County Commissioners Court pursuant to Section 51.002, and the Property will be sold to the highest bidder for cash. The foreclosure sale will be conducted between the hours of 10:00 AM and 1:00 PM. **The earliest time the foreclosure sale will begin will be 10:00 AM.**

4. The amount necessary prevent this foreclosure sale may be determined by contacting: the firm's Foreclosure Department at the within stated address or by telephone at 713.759.0818. Payment must be in certified funds or other form of payment acceptable to our client.

5. A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

6. Except as otherwise set out herein under Texas law and the terms of the applicable Loan documents, you may be liable for any deficiency owing on the Loan after the foreclosure sale.

7. This letter constitutes notice required by law and the terms of the applicable Loan documents. To the extent that you have received a discharge in bankruptcy of the Loan and the Loan was not reaffirmed and/or you are not an obligor on the debt secured by the Loan, this notice does not constitute an attempt to collect a debt from you personally and/or in violation of the discharge injunction of 11 U.S.C. § 523, but rather serves as notice that our client is exercising its in rem rights only (the right to enforce the lien on the property securing the debt) under applicable law. If you receive this notice and you are not a debtor, this notice is for informational purposes only.

Sincerely,

HUGHES, WATTERS & ASKANASE, L.L.P.

VIA U.S. FIRST CLASS MAIL AND  
CERTIFIED MAIL RETURN  
RECEIPT REQUESTED



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**HARRIS County**

**Deed of Trust Dated:** January 13, 2017

**Amount:** \$327,750.00

**Grantor(s):** RACHEL CORINA LUNA

**Original Mortgagee:** NATIONS DIRECT MORTGAGE, LLC

**Current Mortgagee:** NATIONS DIRECT MORTGAGE, LLC

**Mortgagee Address:** NATIONS DIRECT MORTGAGE, LLC, 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047

**Recording Information:** Document No. RP-2017-21126 and corrected by Correction Instrument under Document No. RP-2019-269998

**Legal Description:** LOT TWELVE (12), BLOCK FIFTY EIGHT-A (58A) OF 2ND AMENDED REPLAT OF BLOCKS FIFTY EIGHT-A (58-A) AND SIXTY SEVEN (67) OF SECTION FOUR (4) OF JERSEY VILLAGE COUNTRY CLUB ESTATES, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN FILM CODE NO. 355090 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

**Date of Sale:** April 5, 2022 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the HARRIS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

CARL MEYERS OR STEPHEN MAYERS, LEB KEMP, TRACI YEAMAN, KELLY McDANIEL, JOHN SISK, ISRAEL CURTIS, CLAY GOLDEN, COLETTE MAYERS, TIM WORSTELL, AARON CRAWFORD, WAYNE WHEAT, JOSHUA SANDERS, CARY CORENBLUM, MATTHEW HANSEN, EVAN PRESS, ANNA SEWART, DAVID BARRY, BYRON SEWART, KEITH WOLFSHOHL, HELEN HENDERSON, AUSTIN DUBOIS, NICK FRAME, CHEYANNE TROUTT, JEFF LEVA, SANDY DASIGENIS, LILLIAN POELKER, PATRICIA POSTON, MEGAN L. RANDLE OR EBBIE MURPHY have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

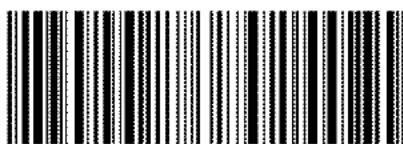
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
Anthony Alfonso Garcia, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2019-005367

Printed Name: \_\_\_\_\_  
c/o Auction.com, LLC  
1 Mauchly  
Irvine, California 92618

Hughes Watters Askanase L.L.P.  
PO Box 9064  
Temecula, CA 92589-9064



PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

9314 8100 1170 1083 1881 83

Send Correspondence to:  
Hughes Watters Askanase L.L.P.  
Total Plaza  
1201 Louisiana 28th Floor  
Houston, TX 77002

**RETURN RECEIPT (ELECTRONIC)**

20220208-227

RACHEL CORINA LUNA  
16022 KUBE CT  
JERSEY VILLAGE, TX 77040-2824



SHADOW

HUGHES, WATTERS & ASKANASE, L.L.P.  
ATTORNEYS AT LAW  
1201 LOUISIANA, SUITE 2800  
HOUSTON, TEXAS 77002  
TELEPHONE: (713) 759-0818  
FACSIMILE: (713) 759-6834

**NOTICE OF MATURITY/ACCELERATION OF TEXAS RECOURSE LOAN AND  
ENCLOSING NOTICE OF SUBSTITUTE TRUSTEE'S SALE.**

February 8, 2022

RACHEL CORINA LUNA  
16022 KUBE CT  
JERSEY VILLAGE, TX 77040

Re: File No: 2019-005367

Property Address: 16022 KUBE CT JERSEY VILLAGE, TX 77040

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT  
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

1. The undersigned represents NATIONS DIRECT MORTGAGE, LLC (sometimes referred to as 'client'), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ('Note'), dated January 13, 2017, secured by the Deed of Trust ("Deed of Trust") encumbering the Property, dated January 13, 2017, the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf.

2. Our client has informed us that despite the sending of written notice of default and notice of intent to accelerate the maturity of the Loan, the default was not timely cured. As a consequence, our Client hereby accelerates the maturity of the Loan, and declares the entire balance of the Loan due and payable in full.

3. In accordance with Section 51.002(b) of the Texas Property Code, enclosed is a copy of the Notice of the Substitute Trustee's Sale that advises the foreclosure sale of the Property authorized by the Deed of Trust will take place on April 5, 2022, at the place designated by the HARRIS County Commissioners Court pursuant to Section 51.002, and the Property will be sold to the highest bidder for cash. The foreclosure sale will be conducted between the hours of 10:00 AM and 1:00 PM. **The earliest time the foreclosure sale will begin will be 10:00 AM.**

4. The amount necessary prevent this foreclosure sale may be determined by contacting: the firm's Foreclosure Department at the within stated address or by telephone at 713.759.0818. Payment must be in certified funds or other form of payment acceptable to our client.

5. A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

6. Except as otherwise set out herein under Texas law and the terms of the applicable Loan documents, you may be liable for any deficiency owing on the Loan after the foreclosure sale.

7. This letter constitutes notice required by law and the terms of the applicable Loan documents. To the extent that you have received a discharge in bankruptcy of the Loan and the Loan was not reaffirmed and/or you are not an obligor on the debt secured by the Loan, this notice does not constitute an attempt to collect a debt from you personally and/or in violation of the discharge injunction of 11 U.S.C. § 523, but rather serves as notice that our client is exercising its in rem rights only (the right to enforce the lien on the property securing the debt) under applicable law. If you receive this notice and you are not a debtor, this notice is for informational purposes only.

Sincerely,

HUGHES, WATTERS & ASKANASE, L.L.P.

VIA U.S. FIRST CLASS MAIL AND  
CERTIFIED MAIL RETURN  
RECEIPT REQUESTED



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**HARRIS County**

**Deed of Trust Dated:** January 13, 2017

**Amount:** \$327,750.00

**Grantor(s):** RACHEL CORINA LUNA

**Original Mortgagee:** NATIONS DIRECT MORTGAGE, LLC

**Current Mortgagee:** NATIONS DIRECT MORTGAGE, LLC

**Mortgagee Address:** NATIONS DIRECT MORTGAGE, LLC, 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047

**Recording Information:** Document No. RP-2017-21126 and corrected by Correction Instrument under Document No. RP-2019-269998

**Legal Description:** LOT TWELVE (12), BLOCK FIFTY EIGHT-A (58A) OF 2ND AMENDED REPLAT OF BLOCKS FIFTY EIGHT-A (58-A) AND SIXTY SEVEN (67) OF SECTION FOUR (4) OF JERSEY VILLAGE COUNTRY CLUB ESTATES, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN FILM CODE NO. 355090 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

**Date of Sale:** April 5, 2022 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the HARRIS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

CARL MEYERS OR STEPHEN MAYERS, LEB KEMP, TRACI YEAMAN, KELLY McDANIEL, JOHN SISK, ISRAEL CURTIS, CLAY GOLDEN, COLETTE MAYERS, TIM WORSTELL, AARON CRAWFORD, WAYNE WHEAT, JOSHUA SANDERS, CARY CORENBLUM, MATTHEW HANSEN, EVAN PRESS, ANNA SEWART, DAVID BARRY, BYRON SEWART, KEITH WOLFSHOHL, HELEN HENDERSON, AUSTIN DUBOIS, NICK FRAME, CHEYANNE TROUTT, JEFF LEVA, SANDY DASIGENIS, LILLIAN POELKER, PATRICIA POSTON, MEGAN L. RANDLE OR EBBIE MURPHY have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
Anthony Alfonso Garcia, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2019-005367

Printed Name: \_\_\_\_\_  
c/o Auction.com, LLC  
1 Mauchly  
Irvine, California 92618